

## Standing Up for Connecticut Veterans

This year, I announced that New Britain would be building new residential housing units for homeless veterans with the assistance of state funding I helped secure. The homes will be managed by Veterans, Inc., the largest provider of services to veterans and their families in New England. Efforts like this are what made Connecticut the first state in the country to put an end to chronic veteran homelessness. Connecticut reached this milestone as the product of a multi-year effort to improve outreach, establish additional permanent housing options, and increase state rental assistance vouchers. If you are a veteran interested in learning more about services available to you, please call Connecticut’s Veterans Info Line at 1-866-9CT-VETS (1-866-928-8387).



## Lower Taxes for Veterans

Senate Democrats led passage of a tax cut for military veterans. Veterans will no longer pay Connecticut income tax on their military retirement pay. State law used to provide for a 50 percent exemption to retired members of the Armed Forces; now there is a 100 percent exemption. Not only is this the right thing to do for those who fought to defend our freedoms, it also helps keep veterans in our state to build our skilled workforce. Many of today’s growing businesses are looking to hire highly skilled workers with strong leadership abilities, qualities that most veterans possess.

## A Fast Track to Economic Growth

The CTfastrak busway opened this year, and is already a major victory for New Britain and surrounding communities. CTfastrak ridership is greatly outpacing expectations, with 16,000 to 17,000 average rides each weekday. This innovative transportation route is helping to raise property values in the communities it serves, and reducing traffic by giving commuters an alternative way to travel to New Britain, Hartford, communities in between and beyond. Many of our local businesses report that through CTfastrak, they are finding new customers which is helping them succeed and improving our local economy.



*Your State Senator*

# Terry Gerratana

Representing Berlin, Farmington & New Britain



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## Successfully Opposing Electric Rate Hikes

With the help of area residents, we fought CL&P’s proposed rate hike. I want to thank all those who attended my public hearing and signed my petition asking regulators to modify CL&P’s request, which I am glad to say they did, cutting it by almost half.

Public input is a necessary part of any utility rate hike request, and I was proud to have our voices heard.

## Transparency & Fairness for Electricity Pricing

Growing numbers of electric consumers reported being coaxed, through the lure of low rates, into signing variable-rate contracts. Many testified that, soon after the contracts were signed, and without warning, their rates increased significantly and they were charged costly fees to terminate their contracts. Electric customers deserve stable, predictable rates. That is why we passed legislation to **ban variable-rate residential electric contracts beginning October 1, 2015.**

Also, please be aware that state law requires that every residential electric customer’s monthly bill must display his or her rate for the coming month. To file a consumer complaint, contact PURA: **1-800-382-4586** or **[www.ct.gov/pura](http://www.ct.gov/pura)**.



## Protecting Your Privacy

News stories about data breaches have become too common. That is why my colleagues and I unanimously passed one of the strongest cybersecurity laws in the nation. The law requires health insurance companies to ensure that customers’ most private data is kept secure by developing comprehensive security programs to safeguard the personal information of their enrollees and insureds. For tips and resources on protecting your identity, use the links provided by the state Department of Consumer Protection at **[www.ct.gov/dcp](http://www.ct.gov/dcp)** under “Awareness & Prevention.”



# STATE SENATOR Terry Gerratana

## Property Tax Cuts to Save Families & Businesses Hundreds of Millions of Dollars

Whether talking with families, seniors, small-business owners or others in our community, the most frequent concern expressed to me is about property taxes. Historically, state law has limited the ways in which cities and towns can generate revenue almost entirely to property taxes. That's why I am helping lead the charge to limit these crippling taxes.

### Cutting Car Taxes

In 2016, **car taxes throughout the state will be capped** at 32 mills, and in 2017 and every year thereafter, the cap will be lowered to 29.36 mills. About one-third of our towns currently have a mill rate of 32 or above, and more than half have a mill rate above 29.36. Statewide, it is estimated that families and businesses will benefit from a **tax cut of more than \$78 million in 2016 and \$107 million in 2017**.



DATTO in New Britain is projected to save over \$100,000 in the next two years thanks to this car tax cap, a savings that will allow DATTO to grow its workforce in the region.



### Increasing Municipal Aid

While the **car tax cap will cut local taxes by hundreds of millions of dollars** throughout the state over the next several years, more needs to be done at the local level to get property taxes under control. Democrats in the General Assembly also created a **new source of revenue for municipalities**. Beginning in 2016, a portion of the Connecticut sales tax revenue, 0.5 percent of the tax, will be **designated to every municipality in the state to help alleviate pressure on the property tax**.

### Capping Municipal Spending

To ensure that additional state aid to towns and cities is utilized for property tax relief, rather than increasing spending, **we've passed a cap on municipal spending**.

## Supporting Family Caregivers



Nearly 500,000 Connecticut residents act as caregivers, and many of them feel unprepared to provide the care needed to keep their loved ones healthy. The CARE Act will help to ensure that caregivers are given follow-up care instructions when a patient is discharged from the hospital. It will also reduce costly hospital readmissions.

The CARE Act requires hospitals to:

- Provide patients with the opportunity to designate a caregiver during their admission;
- Make reasonable attempts to notify the designated caregiver if the patient is to be discharged; and
- Provide the caregiver with instructions on how to perform medication management, wound care, injections or other medical tasks when the patient returns home.

## Encouraging Young Readers in New Britain



The best way for students to retain the skills that they develop throughout the school year is to read over summer vacation. It has been shown that children who read as few as six books during the summer break maintain the reading skills they achieved during their prior school year. This

summer, I volunteered at New Britain Library. I read with young children and tried to instill in them a love of reading that they can take with them as they continue their academic careers. If you are interested in volunteering at New Britain Public Library for this or any of their other great programs, you can call them at 860-224-3155.

## Easing the Burden of Testing on High School Students

Until this school year, 11th-graders were overburdened with duplicative tests. In addition to taking the Smarter Balanced Assessment Consortium (SBAC) test, many high school juniors also took the SAT, ACT and Advanced Placement Exams. Senate Democrats led bipartisan passage of legislation to eliminate the requirement that 11th-grade students take the SBAC test and require instead that they take a nationally recognized test such as the SAT at no cost to the students and their families.

This not only reduces over-testing, it also provides a free college readiness exam for Connecticut's high school students, making college more accessible to all students.



## Student Loan Borrowers



Students across the country are accruing crippling amounts of student loan debt. Often, students sign contracts without fully understanding language relating to interest, principal, or the difference between subsidized and unsubsidized loans. We passed legislation

to establish student loan education courses at institutions of higher education. The Department of Banking is required to oversee the implementation of the courses and provide guidance to student loan borrowers. These courses will help students better navigate the funding sources available and ensure they are equipped to become responsible borrowers.

## Helping Children with Dyslexia

Thousands of Connecticut children struggle with dyslexia, a learning disability that impacts reading. Our state statutes did not provide guidance to school systems about how to detect and assist students with dyslexia. Families with children facing this learning challenge had nowhere to turn. Senate Democrats led unanimous passage of important legislation that requires the state Department of Education to help parents and boards of education detect and intervene for students with dyslexia.